We claim:

1.   A system for automatically obtaining loan workout decisions, comprising:

a network of personal computers connected into a network administered by a central server computer,

5   each personal computer in the network including a network interface for transmitting borrower inputs to, and receiving outputs from, the server computer,

each personal computer in the network further including display screens for receiving inputs from, and providing outputs to, a financially troubled borrower, including inputs and outputs relating to a proposed workout,

10   the central server computer having a central processing unit that runs automatic workout decision analysis software and has access to electronically stored information relating to the financially troubled borrower and other information necessary to the decision analysis process,

the central server computer transmitting to the financially troubled borrower, automatically over the network, approval of the proposed workout if certain predefined

15   parameters are met and, if the predefined parameters are not met, providing further instructions to the financially troubled borrower.

2.   The system of claim 1, wherein the personal computers are connected into the network using an Internet connection.

3.   The system of claim 1, wherein the network interface is web-based.

20   4.   The system of claim 1, wherein the user selects a workout type among a menu of predefined workout types.

5.   The system of claim 1, wherein if the user inputs fail to satisfy predetermined guidelines, the user receives a message informing the user that the system cannot be used.

6.   A method for automatically obtaining loan workout decisions, comprising:

connecting a network of personal computers connected into a network administered by a

central server computer;

providing each personal computer in the network with a network interface for

transmitting borrower inputs to, and receiving outputs from, the server computer;

displaying on each personal computer in the network screens for receiving inputs from,

and providing outputs to, a financially troubled borrower, including inputs and outputs relating

to a proposed workout;

running automatic workout decision analysis software having access to electronically

stored information relating to the financially troubled borrower and other information necessary

to the decision analysis process;

transmitting to the financially troubled borrower, automatically over the network,

approval of the proposed workout if certain predefined parameters are mettions to the

financially troubled borrower.

7.   The method of claim 6, further including:

connecting the personal computers into the network using an Internet connection.

8.   The method of claim 6, further including:

using a web-based interface for connecting the server computer into the network.

9.   The method of claim 6, further including:

system of claim 1, wherein the user selects a workout type among a menu of predefined

workout types.

10.   The method of claim 6, further including:

transmitting a message informing the user that the system cannot be used if the user

inputs fail to satisfy predetermined guidelines.